

# AD Advantage

Let us protect you against increasing costly repairs...

- Unlimited Claims
- Protecting since 1992
- Australia-Wide Repairer Network
- No Claim Forms
- Transferrable with Vehicle
- Coverage Commences on Day 1



Components Covered & Claim Limits		Value Vehicles over \$2000 at time of sale	Classic Vehicles less than 20 years and 280,000km at time of sale	Deluxe Vehicles less than 15 years and 200,000km at time of sale
Engine	up to	\$1000	\$1750	\$2500
Transmission	up to	\$1000	\$1750	\$2500
Differential	up to	\$1000	\$1750	\$2500
Cooling System	up to	\$300	\$750	\$1250
Electrical System	up to	\$300	\$750	\$1250
Braking System	up to	\$300	\$750	\$1250
Steering System	up to	\$300	\$750	\$1250
Air Conditioning	up to	\$300	\$750	\$1250
Clutch	up to	\$300	\$750	\$1250
Fuel Pump And Injection Systems	up to	\$300	\$750	\$1250
Drive Shafts, CV Joints, Universals	up to	\$300	\$750	\$1250
Turbo	up to	\$300	\$750	\$1250
Electronic Ignition Components	up to	\$300	\$750	\$1250
Electronic Solenoids And Computers	up to	\$300	\$750	\$1250
ABS Braking System	up to	\$300	\$750	\$1250
Cylinder Heads	up to	-	\$300	\$550
Radiator	up to	-	\$300	\$550
Power Window Motors And Switches	up to	-	\$300	\$550

12 Month, 36 Month, and 60 Month Options Available



AWN Pty Ltd ABN 78 075 483 206  
AFS Licence No. 246469  
P.O. Box 4301 Loganholme, Qld 4129  
Phone: (07) 3802 5577 Fax: (07) 3806 1505

**SAMPLE**

# Product Disclosure Statement

## GENERAL ADVICE

Australian Warranty Network provides this service as the supplier of this Warranty contract in respect of the Motor Vehicle only.

Your Motor Vehicle comes with guarantees that cannot be excluded under the Australian Consumer Law 2011. This Warranty does not limit or exclude the conditions, warranties and guarantees imposed by any relevant Commonwealth or State legislation and in particular does not limit the rights and remedies which may be available to consumers under the Australian Consumer Law 2011 to the extent they apply to this Warranty contract.

Any financial product advice given to You by the Selling Agent / Selling Agent Representative is general advice only, limited to extended Warranty, and does not take into account Your personal financial circumstances.

## WHAT IS A PRODUCT DISCLOSURE STATEMENT?

A Product Disclosure Statement (PDS) contains sufficient information so that a retail client may make an informed decision about whether to purchase a financial product.

A PDS is prepared by or on behalf of the seller of the financial product and forms the basis of Your Warranty. This PDS was prepared as at 30th November, 2011 (Rev. 10).

## WHO PROVIDES THE SERVICE

Australian Warranty Network Pty Ltd. (AWN) ABN 78 075 483 206

Australian Financial Services (AFS) Licence No. 246469,

P.O. Box 4301, Loganholme, Q. 4129

Phone: (07) 3802 5577 Web: [www.australianwarranty.com.au](http://www.australianwarranty.com.au)

provides this service as the supplier of this Warranty contract in respect of the Motor Vehicle only.

## BENEFITS OF THE WARRANTY

This product will benefit You should a mechanical breakdown occur, and that mechanical breakdown is caused by a Covered Component under the terms of this Warranty. In the event of a mechanical breakdown, Covered Components will be rectified up to the limits of liability for those components and subject to the type of Warranty product You have purchased. Terms of coverage and limits of liability are set out on the following pages.

These Warranty terms and limits of liability should be read in conjunction with Item 3 of the Terms and Conditions on page 3A ("Your Obligations").

The coverage provided by this Warranty may represent substantial savings to You, should a mechanical breakdown in a Covered Component occur. Further, Our experience, knowledge and expertise allows Us to direct

Your Motor Vehicle to the closest Authorised Repairer. Parts for repairs can generally be sourced at a lower cost by Us, which also represents a saving to You were a claim may exceed the limits of Our liability.

## DISCRETIONARY RISK OF THE WARRANTY

AWN has an absolute discretion as to whether it will or will not pay a claim that falls within the Warranty Terms and Conditions and Limitations. Although the discretion is absolute, AWN will not exercise that discretion in a way that is unfair and unconscionable, within the Terms and Conditions and Limitations of the Warranty, and will always consider the merit of the claim.

AWN is not an insurance company and as such this Warranty does not offer the same level of protection as an insurance policy. The level of protection is limited to the Covered Components listed under the heading Significant Characteristics of this Warranty only. However, AWN has satisfied the Australian Securities and Investments Commission (ASIC) requirements for an Australian Financial Services Licence.

There is also a risk when purchasing this Warranty that one or more of Your claims may exceed the Warranty claim limit for a particular Covered Component or exceed the total limit.

Detailed information about the Warranty claim limits for each benefit under Your Warranty is listed on Page 2A under the "Significant Characteristics of this Warranty". There is also risk that if You fail to meet any of the conditions attached in the Warranty, AWN may not exercise discretion in Your favour. Make sure You carefully read the Terms and Conditions for details of the servicing and other conditions that apply to this Warranty.

## COST OF THE WARRANTY

A number of factors are taken into account in determining the Warranty price. These include the type of Warranty selected, the type of Motor Vehicle, the age of the Motor Vehicle and kilometres travelled, the Motor Vehicle's history in relation to servicing, where the Motor Vehicle is driven and any modifications to the Motor Vehicle.

➤ Table of Costs	12 Months	36 Months	60 Months
Value Coverage	\$1,025	\$1,525	\$1,975
Classic Coverage	\$1,475	\$2,025	\$2,475
Deluxe Coverage	\$1,975	\$2,425	\$2,975
4WD / AWD	\$110	\$110	\$110
Luxury Surcharge	\$300	\$300	\$300
Luxury Surcharge applies to All European Motor Vehicles and American Imports.			
VEHICLES EXCLUDED FROM COVERAGES:			
Value, Classic, Deluxe Warranties – All Hybrid-Electric Motor Vehicles.			

Selling Agents / Selling Agents Representatives commissions are explained in the FSG supplied by the authorised Selling Agent. Further details on charges and commission are available on our website, [www.australianwarranty.com.au](http://www.australianwarranty.com.au)

## CANCELLATION

None of the terms and conditions of the Warranty can be cancelled by the Warranty holder and no refunds shall be considered unless to an interested Finance Company in possession of default and repossession papers. The refund calculation will be less Our cancellation/administration costs and any authorised or paid claims.

## TRANSFER

- This Warranty cannot be transferred to another Motor Vehicle.
- If you are not in breach of the terms of this Warranty you may transfer the benefits of this Warranty to a new owner of the Motor Vehicle.
- As a prerequisite to transferring the Warranty we require the following:
  - Proof of a current Safety Inspection Report and ownership; and
  - A mechanical inspection acceptable to us; and
  - You must provide the above and request to transfer the Warranty in writing to Us within 7 days of the change of ownership of the Motor Vehicle; and
  - A transfer and administration Fee of \$75.00 payable by the new owner.

## DOCUMENT REPLACEMENT

In the event You lose or are unable to locate Your Warranty document, You may apply for a replacement document. A Fee of \$33.00 will be payable for this service.

## PRIVACY NOTICE AND CONSENT

You are entitled to obtain a copy of AWN's Privacy Policy on request. The information AWN requests from You is to:

- Enable AWN to determine whether AWN accepts Your Application for the Warranty and if so, on what terms;
- Enable AWN to process Your claims and decide whether any claim You make should be accepted;

# SAMPLE

# Product Disclosure Statement (cont.)

- Share with AWN's related and associated entities.

This information will be kept confidential, except if there is a legal obligation to disclose it. By signing the application or paying any Fee due for the Warranty, You consent to AWN:

- Using the information for any of the above purposes;
- Informing You about AWN's products or services or those of any of AWN's associated or related entities. If You do not wish to receive this information You may advise AWN at any time; and
- Obtaining information from and providing information to any third party who is able to assist AWN in considering whether to accept Your claim and the value of Your claim.

## SIGNIFICANT CHARACTERISTICS OF THIS WARRANTY

Significant characteristics of this Warranty are contained in the following table.

This Warranty runs from the Cover Commencement Date for the period nominated by You on the Warranty Application Page, (and subject to Us receiving the Warranty Application and all Fees in accordance with the Terms and Conditions of this Warranty).

This Warranty covers only the Covered Components of the Motor Vehicle listed below. Any component or item not listed below is not covered by this Warranty. You should read this table carefully and understand what is covered, and the limits of the cover provided for those Covered Components.

➤ Covered Components	Claim Limits per claim		
	Value	Classic	Deluxe
<b>ENGINE: Engine Block (if damaged by internal components), Oil Pump, Pistons, Piston Rings, Crankshaft and Meshing Timing Gears, Crankshaft Bearings and Camshaft Bearings, Cylinder Wrist Pins, Camshaft and Camshaft Gears, Internal Bushings, Connecting Rods, Balance Shaft and Bearings.</b> <i>Cylinder Head gaskets are only covered when repairs are carried out on the components listed in this subsection. (Specifically excludes Variable Valve Timing Components)</i>	up to \$1,000	up to \$1,750	up to \$2,500
<b>TRANSMISSION: The internal lubricated parts of both manual and automatic transmissions.</b> <i>(Specifically excluding transfer cases, selespeed motors and worn converter clutches.)</i>	up to \$1,000	up to \$1,750	up to \$2,500
<b>DIFFERENTIAL: Internally lubricated parts</b> <i>(specifically excluding axles, wheel bearings and worn limited slip clutch assemblies).</i>	up to \$1,000	up to \$1,750	up to \$2,500

➤ Covered Components	Claim Limits per claim		
	Value	Classic	Deluxe
<b>COOLING SYSTEM: Cooling Fan, Water Pump (impeller shaft bearings, bushes.)</b> <i>(specifically excluding any damage caused by collision or the result of road surface projectiles).</i>	up to \$300	up to \$750	up to \$1,250
<b>ELECTRICAL SYSTEM: Alternator, Starter Motor, Voltage Regulator, Windscreen Wiper motor.</b>	up to \$300	up to \$750	up to \$1,250
<b>BRAKING SYSTEM: Booster and Brake Calipers, Master Cylinder.</b> <i>(Specifically excluding brake pads or linings, service items and disc rotors.)</i>	up to \$300	up to \$750	up to \$1,250
<b>STEERING SYSTEM: Rack and Pinion, Power Steering Pump, Steering Box.</b> <i>(Specifically excludes Rack Ends and Rack Boots)</i>	up to \$300	up to \$750	up to \$1,250
<b>AIR CONDITIONING: Condenser, Evaporator and Compressor.</b> <i>(Specifically excluding gas, leakages, pipes, hoses, thermostat, receiver dryer and TX valves)</i>	up to \$300	up to \$750	up to \$1,250
<b>CLUTCH: Slave Cylinder, Master Cylinder</b> <i>(specifically excluding clutch plate and pressure plate).</i>	up to \$300	up to \$750	up to \$1,250
<b>FUEL PUMP AND FUEL INJECTION SYSTEMS: Electrical and Mechanical Fuel pump, Fuel Pressure Regulator, Diesel Injector Pump, Air Flow Meter</b> <i>(Specifically excluding fuel injectors and injection service items.)</i>	up to \$300	up to \$750	up to \$1,250
<b>DRIVE SHAFTS, CV JOINTS, UNIVERSALS:</b> <i>(specifically excluding CV dust boot).</i>	up to \$300	up to \$750	up to \$1,250
<b>TURBO: This cover only applies to factory fitted Turbochargers.</b>	up to \$300	up to \$750	up to \$1,250
<b>ELECTRONIC IGNITION SYSTEM: Ignition module, Ignition coil, Crank angle sensor, Oxygen Sensor, Hall Effect Sensor, Cam Position Sensor, Knock Sensor, DFI Module.</b> <i>(Specifically excluding service items)</i>	up to \$300	up to \$750	up to \$1,250
<b>ELECTRONIC SOLENOIDS AND COMPUTERS: Engine Control Module, Transmission Computer, Cruise Control Actuators and Sensors</b> <i>(if factory fitted).</i>	up to \$300	up to \$750	up to \$1,250
<b>ABS BRAKING SYSTEM: ABS Actuators, Electronic Module and Wheel Speed sensors</b> <i>(Specifically excluding brake pads or linings, disc rotors and service items).</i>	up to \$300	up to \$750	up to \$1,250
<b>CYLINDER HEADS: Cylinder Heads, Valves and Lash Adjusters.</b> – <b>If no evidence of overheating or corrosion.</b>	-	up to \$300	up to \$550
<b>RADIATOR: Engine Cooling Radiator</b> <i>(specifically excluding damage by impact, corrosion and blockages).</i>	-	up to \$300	up to \$550
<b>POWER WINDOW MOTORS AND SWITCHES:</b> <i>(Specifically excluding Sun Roofs.)</i>	-	up to \$300	up to \$550

PLEASE READ THESE CLAUSES CAREFULLY

- AWN will not be held responsible for any damage occurring from overheating or lack of oil, so please maintain your service schedule in accordance with Section 3a), 'Your Obligations' of this Warranty.
- The Warranty holder is responsible to ensure that the Motor Vehicle is serviced and to maintain levels of water and oil in accordance with the manufacturer's specifications throughout the Warranty period.

Please ensure you read and understand the following Terms and Conditions for all Terms, Conditions, Limitations and Exclusions of This Warranty.

## SERVICING

To maintain a regular service schedule in accordance with manufacturers specifications with a qualified motor mechanic at intervals not to exceed 10,000 (ten thousand) kilometres or 6 (six) months, whichever occurs first. An allowance of no more than 2,000 (two thousand) kilometres or 30 (thirty) days beyond the stated intervals will be accepted. In addition any Motor Vehicle over the age of 10 (ten) years or in excess of 200,000 (two hundred thousand) kilometres must also have a motor mechanics safety check and oil change at intervals not exceeding 3 (three) months or 5,000 (five thousand) kilometres, whichever occurs first. An allowance of no more than 1,000 (one thousand) kilometres or 30 (thirty) days beyond the stated intervals will be accepted.

This document is for information purposes only. For full Product Disclosure Statements and coverage details, please refer to the Terms, Conditions, Limitations and Exclusions of the Warranty, by contacting your local AWN Authorised Agent.

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